and Water Conservation District 100 S. Burke Street Versailles, MO 65084 573-378-5822 ext. 101

Morgan County Soil

# Soil Conservation News

#### Ag Loan Program Expands to Support More Missouri Farmers

Missouri Department of Agriculture (MDA) announced an expansion of the Bridge loan Program managed by the Missouri Agricultural and Small Business Development Authority (MASBDA). Landowners may take out a Bridge Loan to complete soil and water conservation practices in cooperation with the Missouri Department of natural Resources Soil and Water Conservation Program (SWCP). The program works similarly to the previous Bridge loan Program which has been used with the USDAS Natural Resource Conservation Service programs.

Recently, the Missouri Agricultural and Small Business Development authority (MASBDA) voted to expand a 2012 loan program focused on produce to include a much wider range of programs, including cost-share programs available through the Missouri Department of Natural Resources Soil and Water Conservation Program (SWCP) and the USDA Natural Resources Conservation Service (NRCS) Environmental quality Incentives Program (EQIP). This loan program will assist landowners with another tool to implement conservation practices. Producers with an approved contract for a SWCP practice or USDA NRCS EQIP practice may review the specifics on the Bridge Program located at the MDA website <a href="http://mda.mo.gov/abd/financial/bridge.php">http://mda.mo.gov/abd/financial/bridge.php</a>.

The Bridge Loan Program builds on 2012's High Tunnel Loan Program, which allowed producers to combine the loan with their participation in the USDA-NRCS program reducing producers out of pocket costs. Reimbursement funds issued after producers completed their projects were used to fulfill the short-term loan notes. Approximately one-third of Missouri producers approved for USDA high tunnel reimbursements in 2012 also participated in the loan program.

"As Missouri farmers continue to persevere through tough growing seasons and many other challenges

of farm life, we want to ensure they have every tool necessary to succeed," said Missouri's Director of Agriculture Dr. Jon Hagler. "The Bridge Loan Program is one of the many opportunities the Department of Agriculture makes available to our producers as we move Missouri agriculture forward. Through partnerships, we are able to reduce financial hurdles and other barriers for Missouri farmers building their businesses and bringing agricultural products to market."

To be eligible for assistance through the Bridge Loan Program, producers must be approved for cost-share reimbursements through USDA\_NRCS, EQIP and/or SWCP and show proof of financial ability to cover any gaps between reimbursement amounts and project costs, should a gap arise. Applicants must be materially participating in the farming operation and at risk for price or production costs and must commit reimbursement payments from NRCS or SWCP to fulfill the loan note.

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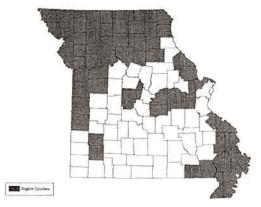


#### MDC Offers Incentives to Help Producers Keep CRP on the Missouri Landscape

In the past two years alone, Missouri has lost over 200,000 acres of Conservation Reserve Program (CRP) land to contract expirations and land use conversions. An additional 184,000 acres are scheduled to expire in

September of this year. CRP is a very important program that helps to clean the air we breathe, filter the water we drink, and prevent soil erosion by protecting the most sensitive areas including those prone to flash flooding and runoff. At the same time CRP is protecting our soil and water, CRP is also maintaining and even increasing our populations of turkey, quail, ducks, and many, many other species of wildlife in Missouri and across the country.

According to USDA, over the past 27 years CRP has successfully protected the nation's natural resources including the restoration of more than two million acres of wetlands, two million acres of riparian buffers and has kept more than 600 million pounds of nitrogen and more than 100 million pounds of phosphorous from flowing



into our nation's streams, rivers, and lakes. CRP is not only a program that excels at protecting the land, but it also brings money into our local economies through annual rental payments to CRP participants as well as through the dollars spent in our local stores, hotels and restaurants by hunters and outdoor enthusiasts who enjoy the wildlife produced on CRP land.

In response to the continued loss of CRP acres in Missouri and because of the tremendous positive impact CRP has in protecting our soil quality, water quality and wildlife habitat, the Missouri Department of Conservation (MDC) is offering financial incentives for enrolling new Continuous Conservation Reserve Program (CCRP) acres and to assist existing CRP contract holders with implementing Mid-Contract Management activities in 62 counties across Missouri.

MDC will provide an additional \$100 - \$150 per acre incentive to enroll new CP33 - Habitat Buffers for Upland Birds, CP38 - State Acres for Wildlife Enhancement (SAFE), and CP42 - Pollinator Habitat practices. The MDC incentive is in addition to the \$100 - \$150 per acre Sign-up Incentive Payments already provided by the Farm Service Agency (FSA) for new enrollments. These practices can be installed as field borders around existing crop fields or some can even be enrolled as whole fields. All CRP eligibility rules, such as the requirement for offered acres to have been cropped 4 out of 6 years during 2002 -2007, must be met in order to qualify for the MDC CRP Incentive. Re-enrollments from a different general or continuous CRP practice into a CP33, CP38, or CP42 practice will still be eligible to receive the MDC incentive payment.

To assist producers with enhancing the quality of their existing CRP, MDC will also provide an additional \$18 - \$60 per acre for enhancing Mid-Contract Management activities such as prescribed burning, disking, herbicide application and legume or native forb interseeding on existing cool-season grass and warm-season grass CRP acres. This MDC incentive will be in addition to the cost-share assistance provided by FSA for completion of required Mid-Contract Management activities. MDC incentives ranging from \$100 - \$200 are also available for installation or enhancement of shrubby cover within or adjacent to CRP land.

Contact your local MDC Private Land Conservationist or your Soil and Water Conservation District to enroll in the new MDC CRP Incentive program.

#### NRCS Advises Farmers to "Dig a little, Learn a lot."

COLUMBIA, MO — Spring is an excellent time for farmers, ranchers and gardeners to focus their attention on the soil below them. The USDA's Natural Resources Conservation Service says a spring check-up of a soil's health gives clues to the ground's ability to feed plants, hold water, capture carbon and more.

"No fancy equipment is required. Just grab a shovel to dig a little and learn a lot", says Doug Peterson, NRCS state soil health conservationist.

Small farmers, large farmers, organic farmers and even home gardeners can all benefit from this simple discovery project of one of their most important resources. And in the process they can reap big rewards for their crops and the environment around them, Peterson says.

Peterson suggests the following steps to investigate soil health:

LOOK—first at the soil surface which should be covered with plant residue, providing organic matter and preventing erosion. Dig into the soil and observe the color and structure. It should be dark, crumbly, and porous--rather like chocolate cake. Healthy soil is full of air holes, live roots and earthworms. Poorer soils are lighter in color, compacted or unstructured, and lack living roots and critters.

**SMELL**—Healthy soils have a sweet earthy smell, indicating the presence of *geosmin*, a byproduct of soil microbes called *actinomycetes*. These microbes decompose the tough plant and animal residues in and on the soil and bring nitrogen from the air into the soil to feed plants. An unhealthy, out-of-balance soil smells sour or metallic, or like kitchen cleanser.

**OUCH**—Soil should be loose and it should crumble easily, indicating a porous texture. This holds water better, making it available for plants and stemming flooding and runoff. In healthy soils, roots can grow straight and deep, allowing plants to reach nutrients and water they need to produce food.

"We are blessed with productive soils in Missouri," says Peterson. "We want to keep them that way and even build them where possible."

In addition to the vital production values of soil health to individual farmers and gardeners, Peterson explains that healthy soils have clear impacts on many of the larger agricultural and environmental issues of our day from sustainable food production to water quality to mitigating climate change. Healthy soils hold, filter and regulate water, mitigate drought and flooding, reduce runoff and erosion, cycle nutrients, sequester carbon and suppress weeds and pests naturally. For all these reasons NRCS has recently launched a nationwide effort to "Unlock the Secrets in the Soil."

For more information about soil health, visit <a href="http://www.nrcs.usda.gov">http://www.nrcs.usda.gov</a>, or contact your local NRCS office.

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#### Ag Loan Program Expands

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Loans offered through the Bridge Loan Program will include monthly interest payments of 5.9 percent interest rate and a \$25 losing costs. Funds may be withdrawn only when practices are being implemented, and loan terms may be up to the duration of the USDA-NRCS, EQIP and SWCP programs.

According to the last Census of Agriculture, Missouri's average farm income after expenses was \$13,600, with only 16 percent making more than \$50,000. The large upfront investments typically required by cost-share programs can make it difficult for many farmers and farm families to participate. The Bridge Loan Program lowers some of the financial hurdles associated with participation, making it easier for Missouri's farmers to access those resources.

Loan applications are available online, or by contacting the Missouri Agricultural and Small Business Development Authority at masbda@mda.mo.gov. For cost-share assistance, producers may also contact their local USDA-NRCS or Soil and Water Conservation District office for application information and forms.

# Weed Worksho



### Free Workshop

Thursday, July 18th @ 5:00 Hunter Civic Center (201 W. Jasper St., Versailles)

Sponsored by:
Morgan County SWCD & MU Extension

Speaker: Joni Harper, MU Extension Agronomist

## Hands on weed identification Weed & Brush Control Discussion

Meal will be provided

Help us know how much food we need

Please RSVP by July 16 - Morgan SWCD - 573-378-5822 ext. 3



## Safe Fun in the Rural Sun

You can have fun and stay safe too. Draw a picture of yourself playing with the other children in the safe play area.

